Title (en)

METHODS AND SYSTEMS FOR PROCESSING PAYMENTS GLOBALLY OVER ONE OF A PLURALITY OF PROCESSING PATHS

Title (de)

VERFAHREN UND SYSTEME ZUR GLOBALEN VERARBEITUNG VON ZAHLUNGEN ÜBER EINEN VON MEHREREN VERARBEITUNGSPFADEN

Title (fr)

PROCÉDÉS ET SYSTÈMES DE TRAITEMENT GLOBAL DE PAIEMENTS PAR L'INTERMÉDIAIRE D'UN OU PLUSIEURS TRAJETS DE TRAITEMENT

Publication

EP 2831830 A4 20151028 (EN)

Application

EP 12872996 A 20121203

Priority

- US 201213431557 A 20120327
- US 2012067528 W 20121203

Abstract (en)

[origin: US2013262292A1] Methods and systems of processing payments globally over one of a plurality of payment processing paths employ computer hardware and software for receiving a request to access a global payment utility, presenting a plurality of payment options by the global payment utility, and receiving information by the global payment utility consisting at least in part of a source of payment, a payment destination, and a user-designated payment vehicle. Upon receiving the information, one of a plurality of payment processing paths for the payment is selected according to a clearing rules aspect of a rules engine of the global payment utility, and the payment is routed for processing via the selected payment processing path.

IPC 8 full level

G06Q 40/02 (2012.01); **G06Q 20/10** (2012.01)

CPC (source: CN EP US)

G06Q 20/023 (2013.01 - CN EP US); **G06Q 20/1085** (2013.01 - CN EP US); **G06Q 20/38** (2013.01 - US); **G06Q 40/02** (2013.01 - EP US)

Citation (search report)

- [I] US 2008270246 A1 20081030 - CHEN GRACE [US]
- [I] EP 1107149 A2 20010613 - CITICORP DEV CT INC [US]
- [I] WO 0184276 A2 20011108 - AMERICAN EXPRESS TRAVEL RELATE [US]
- See also references of WO 2013147940A1

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

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US 2013262292 A1 20131003; **US 8620805 B2 20131231**; AU 2012375212 A1 20140828; BR 112014023940 A2 20170620; BR 112014023940 A8 20190129; CN 104246806 A 20141224; EP 2831830 A1 20150204; EP 2831830 A4 20151028; HK 1201962 A1 20150911; IL 234642 A 20170731; IL 252894 A0 20170831; JP 2015515680 A 20150528; JP 2017199400 A 20171102; JP 6162789 B2 20170712; JP 6454758 B2 20190116; MX 2014011684 A 20150511; MX 351859 B 20171031; SG 11201404752X A 20140926; US 2013282566 A1 20131024; WO 2013147940 A1 20131003

DOCDB simple family (application)

US 201213431557 A 20120327; AU 2012375212 A 20121203; BR 112014023940 A 20121203; CN 201280070722 A 20121203; EP 12872996 A 20121203; HK 15101419 A 20150209; IL 23464214 A 20140914; IL 25289417 A 20170613; JP 2015503190 A 20121203; JP 2017117801 A 20170615; MX 2014011684 A 20121203; SG 11201404752X A 20121203; US 2012067528 W 20121203; US 201313922741 A 20130620